

PATENT
5053-23300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

Application No.: 09/365,066
Confirmation No.: 1321
Filing Date: July 30, 1999
Inventor(s): Frutuoso et al.
Title: EVENT-TRIGGERED
TRANSACTION
PROCESSING FOR
ELECTRONIC DATA
INTERCHANGE

§ Examiner: Nguyen, N. B.
§ Art Unit: 3628
§ Atty. Dkt. No: 5053-23300

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APPEAL BRIEF

Mail Stop Appeal Brief - Patents
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Sir:

Appellant submits the following Appeal Brief in support of claims 1-4, 6-8, 10, 12-15, 17-22, 24, 29-34, 36, 38-46, 52-62, and 71 of the above-referenced application. Appellant submits that each of these claims is patentable and in condition for allowance.

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I. Real Party in Interest

The Real Party in Interest for the appealed application is Computer Sciences Corporation.

II. Related Appeals and Interferences

There are no related appeals or interferences that will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

III. Status of Claims

Claims 1-71 have been entered in the case. Claims 5, 9, 11, 16, 23, 25-28, 35, 37, 47-51, and 63-70 have been cancelled. Claims 1-4, 6-8, 10, 12-15, 17-22, 24, 29-34, 36, 38-46, 52-62, and 71 are pending. Claims 1-4, 6-8, 10, 12-15, 17-22, 24, 29-34, 36, 38-46, 52-62, and 71 have been rejected. No claims have been allowed.

IV. Status of Amendments

An Office Action was mailed on October 6, 2006. No amendments have been made to the claims since the mailing of this Office Action.

V. Summary of Invention

This invention generally relates methods and systems for automating data exchange processing. See Specification, page 3, lines 18-24 (all future page, paragraph, and line references in this section refer to the Specification unless otherwise indicated).

Electronic data interchange (EDI) generally refers to the process of transmitting and/or receiving data in a predetermined digital format from one computer system to another computer system. (page 1, line 10-12). In order for their computers to communicate effectively with one another, EDI participants must follow standards for the format and transmission of electronic data. Several standards maintenance organizations have set forth EDI standards. For example, the National Securities Clearing Corporation (NSCC) maintains the Annuity Processing Service (APS), an insurance industry clearinghouse that provides a flexible system for the transmission of information to and from trading partners such as insurance carriers, broker/dealers, agents, banks, and other organizations. Trading partners who are members of the NSCC may use the APS clearinghouse, for example, to transmit annuity information and clear associated monies so that transactions can be finalized quickly. (page 1, line 20 to page 2, line 7)

The APS clearinghouse enables trading partners to transmit data to a variety of other trading partners without establishing proprietary networks. However, the adherence of trading partners to industry standard data formats is not enough to automate all transactions. Existing approaches often require the intervention of a skilled computer programmer for certain tasks and transactions. For example, in order to process a transaction such as a commission payment request received electronically from a broker/dealer, an insurance carrier often must write, test, and install a custom program in a programming language such as COBOL to tell its payment system to obtain the necessary broker-related information from another source, such as a particular database. This approach towards EDI tends to be wasteful, time-consuming, and expensive. (page 2, line 15 to page 3, line 10).

Recognizing the drawbacks of electronic transaction processing, Appellant developed a new method, system and computer-readable medium for automating data exchange processing.

Independent claim 1 is directed to a method of processing transactions includes obtaining

an administrative system. The transactions include one or more information fields. The administrative system is configured to receive incoming transactions from one or more sending trading partners, add additional information to the incoming transactions and send the modified transactions to one or more receiving trading partners. (See page 3, lines 1-9; page 10, lines 16-22). A map is generated for the administrative system. (See page 18, line 21 to page 21, line 8). In generating the map, one or more source fields are selected from the administrative system. Each source field corresponds to a source for the additional information. (See page 18, line 28 to page 19, line 8). A destination field is associated with the one or more selected source fields. Each destination field corresponds to an information field of an incoming transaction to which additional information can be added. (See page 18, line 27 to page 19, line 2; page 4, lines 6-9; page 5, lines 7-9; page 12, line 22-26)

A determination is made whether to apply one or more source-side functions to the one or more source fields. If a source-side function is applied to the one or more source fields, one or more source-side functions are associated with the one or more selected source fields. (See Fig. 11; page 24, lines 1-8). The source-side functions modify the additional information added to the destination field from the one or more selected source fields. In this case, the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function. (See page 24, lines 5-8).

A determination is made whether to apply a destination-side function to one or more of the destination fields. If a destination-side function is applied to the destination fields, one or more destination-side functions are associated with the one or more of the selected destination fields. (See Fig. 11; page 24, lines 1-11) The destination-side functions modify the additional information added to the destination field from the associated source fields. In this case, the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function. (See page 24, line 8-11).

An incoming transaction is received from at least one sending trading partner. (See page 22, line 1-6). One or more business rules are automatically applied to the at least one incoming transaction to identify one or more source fields of the administration system that contain information to be added to one or more information fields of the at least one incoming transaction (See page 4, lines 9-26; page 12, line 23-27). The identified additional information is automatically read from one or more source fields of the administration system in response to receiving at least one incoming transaction from the at least one sending trading partner. (See page 4, lines 7-10; page 22, lines 8-11). The additional information read from the source fields is automatically modified using one or more of the source-side functions or one or more of the destination-side functions. (See page 24, line 1-11). One or more destination fields is automatically selected using pathways established in the generated map. (See page 18, line 28 to page 19, line 2) The modified additional information is automatically added to the one or more selected destination fields. At least one outgoing transaction is generated. The at least one outgoing transaction includes data from the incoming transaction and the modified additional information read from one or more source fields of the administration system. (See page 22, lines 8-25; page 4, line 9-11) At least one outgoing transaction is automatically translated into a computer data format decipherable by a receiving trading partner transaction processing software. (See page 9, lines 3-8; page 20, lines 30-31). At least one outgoing transaction is automatically sent to at least one receiving trading partner. (See page 22, lines 25-26).

Independent claim 13 is directed a system that includes a CPU, a database, an administrative system, and a memory each coupled to the CPU. (See page 9, lines 11-25; page 12, lines 1-6; page 4:6-11). The memory stores one or more computer programs executable by the CPU. The computer programs are executable to store a trading relationship between trading partners of a transaction in a database. (See page 14, lines 20-31; Fig. 10). At least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner.

(See page 3, lines 22-25). The administrative system is configured to receive incoming transactions from one or more sending trading partners, add additional information to the incoming transactions and send the modified transactions to one or more receiving trading partners (See page 3, lines 1-9; page 10, lines 16-22). The program is executable to generate a map for the administrative system. (See page 18, line 21 to page 21, line 8). In generating the map, one or more source fields are selected from the administrative system. Each source field corresponds to a source for the additional information. (See page 18, line 28 to page 19, line 8).

A destination field is associated with the one or more selected source fields. Each destination field corresponds to an information field of an incoming transaction to which additional information can be added. (See page 18, line 27 to page 19, line 2; page 4, lines 6-9; page 5, lines 7-9; page 12, line 22-26)

A determination is made whether to apply one or more source-side functions to the one or more source fields. If a source-side function is applied to the one or more source fields, one or more source-side functions are associated with the one or more selected source fields. (See Fig. 11; page 24, lines 1-8). The source-side functions modify the additional information added to the destination field from the one or more selected source fields. In this case, the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function. (See page 24, lines 5-8).

A determination is made whether to apply a destination-side function to one or more of the destination fields. If a destination-side function is applied to the destination fields, one or more destination-side functions are associated with the one or more of the selected destination fields. (See Fig. 11; page 24, lines 1-11) The destination-side functions modify the additional information added to the destination field from the associated source fields. In this case, the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function. (See page 24, line 8-11).

An incoming transaction is received from at least one sending trading partner. (See page 22, line 1-6). One or more business rules are automatically applied to the at least one incoming transaction to identify one or more source fields of the administration system that contain information to be added to one or more information fields of the at least one incoming transaction (See page 4, lines 9-26; page 12, line 23-27). The identified additional information is automatically read from one or more source fields of the administration system in response to receiving at least one incoming transaction from the at least one sending trading partner. (See page 4, lines 7-10; page 22, lines 8-11). The additional information read from the source fields is automatically modified using one or more of the source-side functions or one or more of the destination-side functions. (See page 24, line 1-11). One or more destination fields is automatically selected using pathways established in the generated map. (See page 18, line 28 to page 19, line 2) The modified additional information is automatically added to the one or more selected destination fields. At least one outgoing transaction is generated. The at least one outgoing transaction includes data from the incoming transaction and the modified additional information read from one or more source fields of the administration system. (See page 22, lines 8-25; page 4, line 9-11) At least one outgoing transaction is automatically translated into a computer data format decipherable by a receiving trading partner transaction processing software. (See page 9, lines 3-8; page 20, lines 30-31). At least one outgoing transaction is automatically sent to at least one receiving trading partner. (See page 22, lines 25-26).

Independent claim 18 is directed to a carrier medium that includes program instructions that are computer-executable to implement a method that includes obtaining an administrative system. The administrative system is configured to receive incoming transactions from one or more sending trading partners, add additional information to the incoming transactions and send the modified transactions to one or more receiving trading partners. (See page 3, lines 1-9; page 10, lines 16-22). A map is generated for the administrative system. (See page 18, line 21 to

page 21, line 8). In generating the map, one or more source fields are selected from the administrative system. Each source field corresponds to a source for the additional information. (See page 18, line 28 to page 19, line 8). A destination field is associated with the one or more selected source fields. Each destination field corresponds to an information field of an incoming transaction to which additional information can be added. (See page 18, line 27 to page 19, line 2; page 4, lines 6-9; page 5, lines 7-9; page 12, line 22-26)

A determination is made whether to apply one or more source-side functions to the one or more source fields. If a source-side function is applied to the one or more source fields, one or more source-side functions are associated with the one or more selected source fields. (See Fig. 11; page 24, lines 1-8). The source-side functions modify the additional information added to the destination field from the one or more selected source fields. In this case, the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function. (See page 24, lines 5-8).

A determination is made whether to apply a destination-side function to one or more of the destination fields. If a destination-side function is applied to the destination fields, one or more destination-side functions are associated with the one or more of the selected destination fields. (See Fig. 11; page 24, lines 1-11) The destination-side functions modify the additional information added to the destination field from the associated source fields. In this case, the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function. (See page 24, line 8-11).

An incoming transaction is received from at least one sending trading partner. (See page 22, line 1-6). One or more business rules are automatically applied to the at least one incoming transaction to identify one or more source fields of the administration system that contain information to be added to one or more information fields of the at least one incoming

transaction (See page 4, lines 9-26; page 12, line 23-27). The identified additional information is automatically read from one or more source fields of the administration system in response to receiving at least one incoming transaction from the at least one sending trading partner. (See page 4, lines 7-10; page 22, lines 8-11). The additional information read from the source fields is automatically modified using one or more of the source-side functions or one or more of the destination-side functions. (See page 24, line 1-11). One or more destination fields is automatically selected using pathways established in the generated map. (See page 18, line 28 to page 19, line 2) The modified additional information is automatically added to the one or more selected destination fields. At least one outgoing transaction is generated. The at least one outgoing transaction includes data from the incoming transaction and the modified additional information read from one or more source fields of the administration system. (See page 22, lines 8-25; page 4, line 9-11) At least one outgoing transaction is automatically translated into a computer data format decipherable by a receiving trading partner transaction processing software. (See page 9, lines 3-8; page 20, lines 30-31). At least one outgoing transaction is automatically sent to at least one receiving trading partner. (See page 22, lines 25-26).

VI. Grounds of Rejection to be Reviewed on Appeal

Claims 1-4, 6-8, 10, 12-15, 17-22, 24, 32-34, 36, 38-46, 52-62, and 71 are finally rejected under 35 U.S.C. §103(a) as being obvious over U.S. Patent No. 5,950,169 to Borghesi et al. (hereinafter “Borghesi”) in view of U.S. Patent No. 5,724,575 to Hoover et al. (hereinafter “Hoover”) in view of U.S. Patent No. 6,408,303 to Richards (hereinafter “Richards”).

VII. Argument

Claims 1-4, 6-8, 10, 12-15, 17-22, 24, 32-34, 36, 38-46, 52-62, and 71 are finally rejected under 35 U.S.C. §103(a) as being obvious over Borghesi in view of Hoover and further in view

of Richards. Appellants traverse this rejection for the following reasons. Different groups of claims are addressed under their respective subheadings.

Claim 1

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner* et al., 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. (emphasis added) *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03. “All the words in a claim must be considered in judging the patentability of that claim against the prior art.” (emphasis added) *In re Wilson*, 424 F.2d 1382, 1385 (C.C.P.A. 1970). In addition, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Claim 1 describes a system that has a combination of features including:

determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function; and

determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination

field from the associated source fields, wherein the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function;

Appellant submits that the cited art, separately or in combination, does not teach or suggest the above-quoted features of claim 1, in combination with the other features of the claim.

In the Office Action mailed October 6, 2006, the Examiner asserts that Hoover discloses associating one or more source-side functions with one or more selected source fields, wherein the source-side functions modify additional information added to a destination field from one or more selected source fields. The Examiner relies on a 31-column portion of Hoover (“see columns 24-55”) in support of this assertion. Appellant respectfully disagrees that Hoover discloses this feature. Hoover appears to disclose an object broker that manages a global object identifier address space and maintains various tables that relate the location and status of information pertaining to various objects. For example, Hoover states:

In order to accomplish these tasks, the object broker 20 carries out two principal functions: First, to manage a global object identifier address space and allocate ranges of address space to the various remote user computers, and second to maintain various tables that relate the location and status of information pertaining to various objects. The object broker computer 20 is programmed to carry out these two basic functions. These computing functions are not necessarily programmed in object-oriented form, but it should be understood that the programming is transparent (i.e., invisible) to the users. In other words, the users at the remote client sites 12 are not directly involved with creation of object identifiers, with global object address space allocation, or maintenance of any tables relating location or status pertaining to the various objects.

(Hoover, column 22, lines 12-17)

The object broker appears to maintain a map table which stores information relating particular object identifiers, that have been assigned to particular instances of objects, to locations of data relating to those objects at various remote databases.

Another function carried out by the object broker 20 is maintenance of a map table 120 and one or more object index tables 130a, 130b . . . 130n. The contents of the map table and index tables are described in greater detail in later figures. For the present, suffice it to say that the map table 120 stores information relating particular object identifiers that have been assigned to particular instances of objects, to locations of data relating to those objects at the various remote databases RDBn. The index tables 130 comprise an index for each type of object modeled in the system that can be searched. The index tables relate search fields or data items to particular object identifiers. In other words, the index tables 130 are preconstructed based on information provided by the remote databases after the creation of an object and assignment of an object identifier.

(Hoover, column 23, lines 4-12).

Appellant submits that Hoover does not appear to teach or suggest associating one or more source-side functions with one or more selected source fields, wherein the source-side functions modify additional information added to a destination field from one or more selected source fields. Moreover, the Examiner acknowledges that some features of claim 1 are not taught by the cited art. The Examiner states:

neither Hoover nor Borghesi teach determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more source fields; determining whether to apply a destination-side function to one or more of the destination fields and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination field is the resulting value of first summing the values of the associated sourced fields and then applying the destination-side function.

Nevertheless, the Examiner contends:

such features are well known in the art of applying mapping function for mapping data. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to combine the feature above with Borghesi's modified by Hoover above, for the purpose of time-consuming in generating

incoming transactions because incoming transactions are automatically generated by applying mapping function.

Appellant submits that it would not have been obvious to one with ordinary skill in the art to modify the proposed combination of Hoover and Borghesi (even if Hoover and Borghesi could be combined as the Examiner proposes) to include the above-quoted features of claim 1. Claim 1 is directed to a method of processing transactions that includes determining whether to apply one or more source-side functions, determining whether to apply a destination-side function to one or more of the destination fields, and applying the source-side function or destination-side function as appropriate. A resulting value of a destination field is determined, in part, in applying whether a source-side function or destination-side function as applicable. More particularly, claim 1 includes determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function; and determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function. Appellant submits that “for the purpose of time-consuming in generating incoming transactions because incoming transactions are automatically generated by applying mapping function” does not provide a motivation to modify the systems of Borghesi and Hoover to include these features of claim 1.

For at least these reasons, Appellant submits that claim 1 is allowable over the cited art.

Claim 13

Claim 13 includes, but is not limited to, the feature of:

determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function; and

determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function; receive at least one incoming transaction from the at least one sending trading partner;

For at least the same reasons cited above for claim 1, Appellant submits that claim 13 is patentable over the cited art.

Claim 18

Claim 18 includes, but is not limited to, the feature of:

determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the

resulting value of the sum of the values of the selected source fields after application of the source-side function; and

determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function;

For at least the same reasons cited above for claim 1, Appellant submits that claim 18 is patentable over the cited art.

Claim 8

Claim 8 recites, in part, “queuing at least one outgoing transaction in response to generating at least one outgoing transaction.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

Claim 29

Claim 29 recites, in part, “wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one incoming transaction, and wherein the schedule comprises a predetermined time for receiving at least one incoming transaction from the at least one sending trading partner.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

Claim 30

Claim 30 recites, in part, “wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one incoming transaction, and wherein the schedule comprises a predetermined time for reading the additional information from the administration system.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 18, for at least the reasons cited above.

Claim 31

Claim 31 recites, in part, “wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one outgoing transaction, and wherein the schedule comprises a predetermined time for sending at least one outgoing transaction to the at least one receiving trading partner.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 18, for at least the reasons cited above.

Claim 34

Claim 34 recites, in part, “queuing at least one outgoing transaction in response to generating at least one outgoing transaction.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 18, for at least the reasons cited above.

Claim 40

Claim 40 recites, in part, “wherein the at least one outgoing transaction is an annuity asset

pricing transaction.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 18, for at least the reasons cited above. Furthermore, the Examiner acknowledges that the cited art does not disclose the above-quoted feature of claim 40. Regarding claims 39-44, the Examiner states:

...Borghesi does not disclose the outgoing transaction is an annuity asset pricing transaction, a positions and valuation focused refresh transaction, a commission settlement transaction. However, such transactions are well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Borghesi's for the purpose of proving time consuming for processing such transactions.

Appellant disagrees with this rejection. As used in the instant application, annuity asset pricing transactions, positions and valuation focused refresh transactions, and positions and valuation full refresh transactions relate to annuity contracts. As stated in Appellant’s specification:

full refresh (PVF) is a transaction involving the financial and non-financial information about an annuity contract at a particular point in time. The PVF includes contract data such as valuations, replacements, producer information, owner information, and payor information. Positions and valuations focused refresh (PFF) is also a transaction involving the financial and non-financial information about an annuity contract at a particular point in time. The PFF record is a shorter version of the PVF record and includes the data and value for each contract. Annuity asset pricing (AAP) is a transaction involving the pricing or unit value of the underlying variable investment funds supporting a contract.

(Specification, page 2, lines 21-29)

Neither Borghesi nor the other cited art appears to relate to annuity contracts. Appellant submits that “the purpose of proving time consuming for processing such transactions” does not provide a motivation to modify the systems of Borghesi and Hoover to include the feature wherein the at least one outgoing transaction is an annuity asset pricing transaction.

Claim 41

Claim 41 recites, in part, “wherein the at least one outgoing transaction is a positions and valuation focused refresh transaction.” Appellant submits that this claim is not obvious in view of Borghesi and Hoover, for at least the reasons cited above with respect to claims 18 and 40.

Claim 42

Claim 42 recites, in part, “wherein the at least one outgoing transaction is a positions and valuation full refresh transaction.” Appellant notes that in the Office Action mailed October 6, 2006, with respect to “claims 39-44”, the Examiner does not appear to assert either that a positions and valuation full refresh transaction is disclosed by the cited art or that a positions and valuation full refresh transaction is well known in the art (see Office Action, pages 8-9). In any event, Appellant submits that this claim is not obvious in view of Borghesi and Hoover, for at least the reasons cited above with respect to claims 18 and 40.

VIII. Conclusion

For the foregoing reasons, it is submitted that the Examiner’s rejection of claims 1-4, 6-8, 10, 12-15, 17-22, 24, 29-34, 36, 38-46, 52-62, and 71 was erroneous, and reversal of his decision is respectfully requested.

A fee authorization is provided herewith for a one-month extension of time. If any additional extension of time is required, Appellant hereby requests the appropriate extension of time. If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-23300/EBM.

Respectfully submitted,

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IX. Claims Appendix

The claims on appeal are as follows:

1. A method for processing transactions, wherein the transactions comprise one or more information fields, comprising:

obtaining an administrative system, wherein the administrative system is configured to receive incoming transactions from one or more sending trading partners, add additional information to the incoming transactions and send the modified transactions to one or more receiving trading partners;

generating a map for the administrative system, wherein generating the map comprises:

selecting one or more source fields from the administrative system, wherein each source field corresponds to a source for the additional information;

associating a destination field with the one or more selected source fields, wherein each destination field corresponds to an information field of an incoming transaction to which additional information can be added;

determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the resulting value of the sum

of the values of the selected source fields after application of the source-side function; and

determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function;

receiving at least one incoming transaction from at least one sending trading partner;

automatically applying one or more business rules to the at least one incoming transaction to identify one or more source fields of the administration system that contain information to be added to one or more information fields of the at least one incoming transaction;

automatically reading the identified additional information from one or more source fields of the administration system in response to receiving at least one incoming transaction from the at least one sending trading partner;

automatically modifying the additional information read from the source fields using one or more of the source-side functions or one or more of the destination-side functions;

automatically selecting one or more destination fields using pathways established in the generated map;

automatically adding the modified additional information to the one or more selected destination fields;

automatically generating at least one outgoing transaction, wherein the at least one outgoing transaction comprises data from the incoming transaction and the modified additional information read from one or more source fields of the administration system;

automatically translating at least one outgoing transaction into a computer data format decipherable by a receiving trading partner transaction processing software; and

automatically sending at least one outgoing transaction to at least one receiving trading partner.

2. The method of claim 1, wherein at least one business rule comprises one or more keywords.
3. The method of claim 1, wherein at least one of the business rules comprises one or more logical operators.
4. The method of claim 1, wherein at least one of the business rules comprises a string of at least one keyword and at least one operator, and wherein at least one of the business rules is entered into a computer system by a user via a user interface.
6. The method of claim 1, wherein at least one business rule comprises search criteria.
7. The method of claim 6, wherein the search criteria comprise one or more keywords.

8. The method of claim 1, further comprising: queuing at least one outgoing transaction in response to generating at least one outgoing transaction.
10. The method of claim 1, wherein sending at least one outgoing transaction to at least one receiving trading partner further comprises sending at least one outgoing transaction to at least one receiving trading partner through an industry clearinghouse system.
12. The method of claim 1, wherein at least one incoming transaction is an insurance-related transaction.
13. A system comprising:
 - a CPU;
 - a database coupled to the CPU;
 - an administration system coupled to the CPU, wherein the administrative system is configured to receive incoming transactions from one or more sending trading partners, add additional information to the incoming transactions and send the modified transactions to one or more receiving trading partners; and
 - a memory coupled to the CPU, wherein the memory stores one or more computer programs executable by the CPU; wherein the computer programs are executable to:
 - store a trading relationship between trading partners of a transaction, wherein the trading relationship is stored in the database, wherein at least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner;

generate a map for the administrative system, wherein generating the map comprises:

selecting one or more source fields from the administrative system, wherein each source field corresponds to a source for the additional information;

associating a destination field with the one or more selected source fields, wherein each destination field corresponds to an information field of an incoming transaction to which additional information can be added;

determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function; and

determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination

field is the resulting value of first summing the values of the associated source fields and then applying the destination-side function; receive at least one incoming transaction from the at least one sending trading partner;

automatically apply one or more business rules to the at least one incoming transaction to identify one or more source fields of the administration system that contain information to be added to one or more information fields of the at least one incoming transaction;

automatically read the identified additional information from the one or more source fields of the administration system in response to receiving at least one incoming transaction from at least one sending trading partner, wherein the additional information is identified by at least one business rule;

automatically modify the additional information read from the source fields using one or more of the source-side functions or one or more of the destination-side functions;

automatically select one or more destination fields using pathways established in the generated map;

automatically add the modified additional information to the one or more selected destination fields;

automatically generate at least one outgoing transaction, wherein the at least one outgoing transaction comprises data from the incoming transaction and the

modified additional information read from one or more source fields of the administrative system;

automatically translate at least one outgoing transaction into a computer data format decipherable by a receiving trading partner transaction processing software; and

automatically send at least one outgoing transaction to the at least one receiving trading partner, wherein at least one receiving trading partner is identified in the trading relationship.

14. The system of claim 13, wherein at least one business rule comprises a string of at least one keyword and at least one operator, and wherein at least one business rule is entered into a computer system by a user via a user interface.
15. The system of claim 13, wherein at least one business rule is defined by a user through a user interface.
17. The system of claim 13, wherein at least one incoming transaction is an insurance-related transaction.
18. A carrier medium, which stores program instructions, wherein the program instructions are executable by a computer system to implement the method of:

obtaining an administrative system, wherein the administrative system is configured to receive incoming transactions from one or more sending trading partners, add additional information to the incoming transactions and send the modified transactions to one or

more receiving trading partners, wherein the transactions comprise one or more information fields;

generating a map for the administrative system, wherein generating the map comprises:

selecting one or more source fields from the administrative system, wherein each source field corresponds to a source for the additional information;

associating a destination field with the one or more selected source fields, wherein each destination field corresponds to an information field of an incoming transaction to which additional information can be added;

determining whether to apply one or more source-side functions to the one or more source fields; and, if a source-side function is applied to the one or more source fields, associating one or more source-side functions with the one or more selected source fields, wherein the source-side functions modify the additional information added to the destination field from the one or more selected source fields; wherein the value of each destination field is the resulting value of the sum of the values of the selected source fields after application of the source-side function; and

determining whether to apply a destination-side function to one or more of the destination fields; and, if a destination-side function is applied to the destination fields, associating one or more destination-side functions with the one or more of the selected destination fields, wherein the destination-side functions modify the additional information added to the destination field from the associated source fields, wherein the value of the destination field is the resulting value of first

summing the values of the associated source fields and then applying the destination-side function;

receiving at least one incoming transaction from at least one sending trading partner,

automatically applying one or more business rules to the at least one incoming transaction to identify one or more source fields of the administration system that contain information to be added to one or more information fields of the at least one incoming transaction;

automatically reading the identified additional information from one or more source fields of the administration system in response to receiving the incoming transaction from the at least one sending trading partner;

automatically modifying the additional information read from the source fields using one or more of the source-side functions or one or more of the destination-side functions;

automatically selecting one or more destination fields using pathways established in the generated map;

automatically adding the modified additional information to the one or more selected destination fields;

automatically generating at least one outgoing transaction, wherein the at least one outgoing transaction comprises data from the incoming transaction and the modified additional information read from one or more source fields of the administrative system;

automatically translating at least one outgoing transaction into a format readable by a receiving trading partner; and

automatically sending at least one outgoing transaction to the at least one receiving trading partner.

19. The carrier medium of claim 18, wherein at least one business rule comprises one or more keywords.
20. The carrier medium of claim 18, wherein at least one business rule comprises one or more logical operators.
21. The carrier medium of claim 18, wherein at least one business rule comprises a string of at least one keyword and at least one operator, and wherein at least one business rule is entered into the computer system by a user via a user interface.
22. The carrier medium of claim 18, wherein at least one business rule is stored in a database.
24. The carrier medium of claim 18, wherein the map is specified by a user through a user interface.
29. The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one incoming transaction, and wherein the schedule comprises a predetermined time for receiving at least one incoming transaction from the at least one sending trading partner.
30. The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one incoming transaction, and wherein the schedule comprises a predetermined time for

reading the additional information from the administration system.

31. The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one outgoing transaction, and wherein the schedule comprises a predetermined time for sending at least one outgoing transaction to the at least one receiving trading partner.
32. The carrier medium of claim 18, wherein at least one business rule comprises search criteria.
33. The carrier medium of claim 32, wherein the search criteria comprise one or more keywords.
34. The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement queuing at least one outgoing transaction in response to generating at least one outgoing transaction.
36. The carrier medium of claim 18, wherein at least one outgoing transaction is sent to the at least one receiving trading partner through an industry clearinghouse.
38. The carrier medium of claim 18, wherein at least one incoming transaction is an insurance-related transaction.
39. The carrier medium of claim 18, wherein at least one outgoing transaction is an insurance-related transaction.
40. The carrier medium of claim 18, wherein the at least one outgoing transaction is an annuity asset pricing transaction.

41. The carrier medium of claim 18, wherein the at least one outgoing transaction is a positions and valuation focused refresh transaction.
 42. The carrier medium of claim 18, wherein the at least one outgoing transaction is a positions and valuation full refresh transaction.
 43. The carrier medium of claim 18, wherein at least one outgoing transaction is an insurance pricing transaction.
 44. The carrier medium of claim 18, wherein at least one outgoing transaction is a commission settlement transaction.
 45. The carrier medium of claim 18, wherein at least one sending trading partner is the receiving trading partner.
 46. The carrier medium of claim 18, wherein the carrier medium is a memory medium.
52. The method of claim 1, wherein at least one business rule comprises a receiving trading partner identifier.
 53. The method of claim 1, wherein at least one business rule comprises an administration system identifier.
 54. The method of claim 1, wherein at least one business rule comprises a transaction identifier.
 55. The method of claim 1, wherein at least one business rule comprises a transaction status.

56. The method of claim 1, wherein at least one business rule comprises a sending trading partner identifier.
57. The method of claim 1, wherein at least one business rule is entered into a database.
58. The carrier medium of claim 18, wherein at least one business rule comprises a receiving trading partner identifier.
59. The carrier medium of claim 18, wherein at least one business rule comprises an administration system identifier.
60. The carrier medium of claim 18, wherein at least one business rule comprises a transaction identifier.
61. The carrier medium of claim 18, wherein at least one business rule comprises a transaction status.
62. The carrier medium of claim 18, wherein at least one business rule comprises a sending trading partner identifier.
71. The method of claim 1, wherein the computer data format is National Securities Clearing Corporation (NSCC)-standard data format.

Inventors: Furtuoso et al.
Appl. Ser. No.: 09/365,066
Atty. Dckt. No.: 5053-23300

X. Evidence Appendix

No evidence submitted under 37 CFR §§ 1.130, 1.131 or 1.132 or otherwise entered by the Examiner is relied upon in this appeal.

Inventors: Furtuoso et al.
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XI. Related Proceedings Appendix

There are no related proceedings.



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/365,066

Filed: July 30, 1999

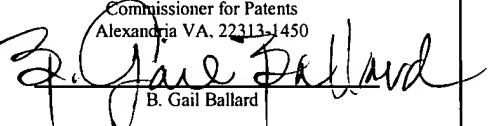
Confirmation No.: 1321

First Named Inventor:

Joseph Frutuoso

Title: EVENT-TRIGGERED
TRANSACTION
PROCESSING FOR
ELECTRONIC DATA
INTERCHANGE

§ Examiner: Nguyen, N. B.
§ Art Unit: 3692
§ Atty. Dkt. No: 5053-23300

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| CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 | |
| DATE OF DEPOSIT: April 9, 2007 | |
| I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on the date indicated above and is addressed to: | |
| Commissioner for Patents Alexandria VA. 22313-1450 | |
|  B. Gail Ballard | |

FEE AUTHORIZATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

The Commissioner is hereby authorized to charge the following fees to Meyertons, Hood, Kivlin,
Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-23300:

\$ 500.00 – Appeal Brief Filing Fee

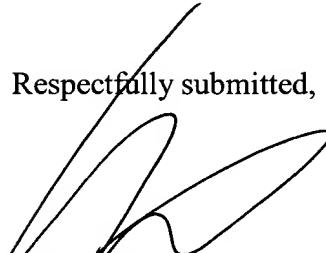
Total Amount: \$500.00

Attorney Docket No.: 5053-23300

Frutuoso et al.
09/365,066

The Commissioner is also authorized to charge any extension fee or other fees which may be necessary to the same account number.

Respectfully submitted,


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